

roles is no less important. In fact, the latter entails an additional burden in the form of performing most of the household duties and caring for children, which is no longer perceived as the norm for most women who run their own businesses. At the same time, the results of the work showed the need to take into account the regional factor in order to increase the effectiveness and relevance of measures aimed at developing and stimulating entrepreneurial initiatives, and supporting women involved in business activities.

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RISK-MANAGEMENT

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Резюме – В данной статье рассматривается понятие риск-менеджмента, его важность в управлении и построении результативного и защищенного бизнеса в условиях динамично меняющейся ситуации на мировом рынке, что особенно актуально в условиях пандемии 2020 года.

Resume – This article discusses the concept of risk-management, its importance in managing and building a productive and secure business in the context of a dynamically changing situation in the world market, which is especially important in the context of the 2020 pandemic.

Introduction. Uncertainty in the world reaches a fantastic level. This applies not only to the healthcare sector, but also to economics and business. According to IMF forecasts, the global economy will decline by 3 %, which is even a larger percentage than during the Great Depression. However, many experts are quite optimistic and believe that everything will be restored in 2021. The only problem is that at this stage, despite the announcement of the data, forecasting is extremely difficult and unpredictable. In this situation, the demand for risk management specialists is growing. The concepts of risk management and its importance in the organization were considered in this article. The current level

of development of science, information technology, technology and business dictates high standards of quality products and services, the optimal use of which allows you to achieve a competitive advantage and take a leading position in their business segment for companies.

Today, when the market requirements for the goods and services presented on it are very high, and the time given to manufacturers to launch innovative products is minimized, it is rather difficult to take into account all critical factors in the design, development and subsequent implementation of processes and products. In this regard, product owners and contractors must have in their arsenal special tools with which it will be possible to work with risks and take into account their possible consequences in the product life cycle. For all employees in whose activities there is a need to work with risks, it is necessary to understand that risk is not a random concept, the manifestation of which depends on chance, but a specific event that occurs in response to a number of social, economic, technical, organizational, psychological and etc. factors, the manifestation or absence of which is facilitated by every specialist who makes decisions of any scale, in his work and in his work. The need for processes that will prevent risks, provide data on weaknesses in the company's activities and ensure the proper quality of products, is one of the determining factors for the development and promotion of companies in the market of goods and services. The role of the risk manager, the main participant in the processes of analysis and risk management, is central to the risk management processes. The success of risk management will depend on his human qualities and professional skills.

In a specific organization striving for leadership in its segment, it is necessary to build a process risk management system. The purpose of the system is to reduce the impact of individual performers on the overall result by diversifying risk by distributing knowledge, information and responsibilities between a group of employees interested in achieving the result. In such a development scheme, both the management of the company, whose interest lies in organizing continuous high-quality business processes, and professionals who can plan their further development and improvement, taking into account an understanding of the current situation and an idea of in which direction their development is possible, should be interested. The goal of the general system is to provide all its participants with equal opportunities for professional growth and the application of acquired skills in work. It is also important that everyone not only has the opportunity to develop skills, but also apply them in sufficient quantities, on an ongoing basis. When analyzing and making decisions on certain situations, the risk manager should be guided by the following set of basic rules, which are the «best practice» of this area of activity:

1. the manifestation of risk should not be allowed more than the goals of a specific activity can allow;
2. it is necessary to think over and model possible options for the manifestation of risks;

3. one cannot risk much for the sake of small;
4. a positive decision is taken only with a reasonable absence of doubt;
5. you can't think that there is always only one solution, it's absolutely certain that there are others.

Risk management is an iterative process that needs to be applied at all stages of a project from its start to closure. It is wrong to do this only during the initial stages of planning, and you cannot stop identifying new risks during the implementation phase. Many managers identify risks at the start of the project and forget about the risks until they turn into problems. The company's management should increase the culture of risk management and insist on constant monitoring of projects for risks. If the organization's management sets itself one of the goals to inculcate a risk management culture for its employees, the benefits of this solution will yield results in the form of improved quality of products created by the company.

The undeniable importance of the risk management department in the company was shown by the 2020 pandemic. The risks of the pandemic brought new dramatic circumstances to the business. The restriction of work in quarantine zones has led to a change in the supply chain and the inability to deliver goods or equipment to their destinations. Many projects stopped. There is a break in production and construction, and it will inevitably be followed by a deficit in the revenue and working capital necessary to pay direct compulsory expenses: rent, salaries, taxes, loans. It must be understood that in the short term the number of non-payments and bankruptcies will increase. The main thing in such periods is to maintain a financial pillow and look for new opportunities and niches for a long-term strategy for the far horizon.

In such periods, to reduce risks, managers think more and more not only about the systematization of processes in the company, but also about how to involve all employees in solving problems, relying on their creative energy and personal contribution to the business. The need to "ignite" people so that they calmly and confidently continue to produce their services and goods comes to the fore in crisis times. At this time, motivation and corporate ideology are important, where managers and owners themselves believe in success, that the quality of services and company revenues cannot be impaired, and convince that it is necessary to come up with solutions, maintain customer relations and protect the brand's reputation.

In order to reduce risks, it is primarily useful to review the portfolio of customers and counterparties in order to save revenue and receive payment from more stable customers. The time has come to manage the increasingly obvious counterparty bankruptcy risk on a daily basis by performing online crisis management. The period of self-isolation and awareness of the situation is a good and fertile time to think about how to systematize a business, recognize mistakes in setting goals and objectives, build delegation and communications among employees, preventing a panic of job loss. You can use this period for training in

remote management of the company and for holding remote meetings, risk committees and reporting meetings on the distribution of responsibility in achieving the result.

Conclusion. Thus, the article examined the basic principles and methods that should be the basis for the processes of analysis and risk management of enterprises, the place of risk management in the context of the 2020 pandemic. Modern business is unthinkable without risk, since success in business depends not only on the correctness and validity of the chosen strategy of activity, but also on taking into account the probability of critical situations. Therefore, the main tasks of a business is the ability to assess the degree of risk and manage it, and not to avoid it. Undoubtedly, in the near future, risk management should become an integral part of every successful enterprise.

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PRODUCT UPDATE MARKETING STRATEGY: AN INNOVATIVE APPROACH OR AN ILLUSION?

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Резюме – Статья о маркетинговой стратегии крупных компаний. Данная стратегия основана на использовании желания потребителя получить новые продукты из года в год.

Resume – The article is about the marketing strategy of large companies. This strategy is based on the using consumer's desires to receive new products from year to year.

Introduction. Nowadays, product markets are crowded with goods and services. As a result, an integral element in the development of any company is competition within its own market. Depending on the type of product and the market itself the strategies chosen by companies may also vary: increasing the share of the existing market, developing a product or market, introducing a new market, and so on. A subdivision of the strategy for increasing market share is the product update strategy. According to it, the company should update its product lines, adding innovations to it or improving existing ones to gain advantages over other companies in the same market. The final consumer, in turn,